Fynia

Loan Optimization Report

- Loan amount: **$30,000.00**
- Interest rate: **11.90% Annual**
- Current monthly payment: **$528.00**

June 20, 2026

What's Inside

This overview helps you navigate your tailored analysis, from baseline through alternatives, efficiency, payoff timing, and savings.

Personalized to Your Loan

All figures, charts, and recommendations in this report are made to measure using the specific characteristics you provided for your loan. Results reflect your inputs, the loan's amortization logic, and Fynia's rigorous mathematical optimization. Values are computed at full precision and rounded only for display.

Transparency & Scope

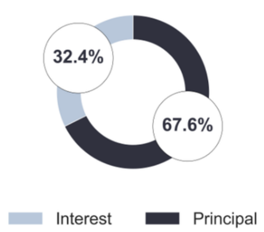
These metrics are designed to compare options within your loan and do not constitute financial advice. If your loan terms change (rate, fees, schedule), results should be refreshed to keep recommendations accurate.

1 Current Loan Overview

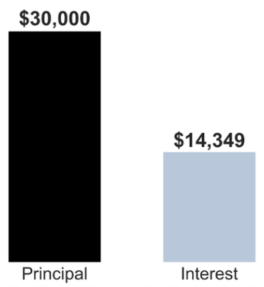
Baseline Loan Conditions

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$528.0	$14,349	7y 0mo	$44,349

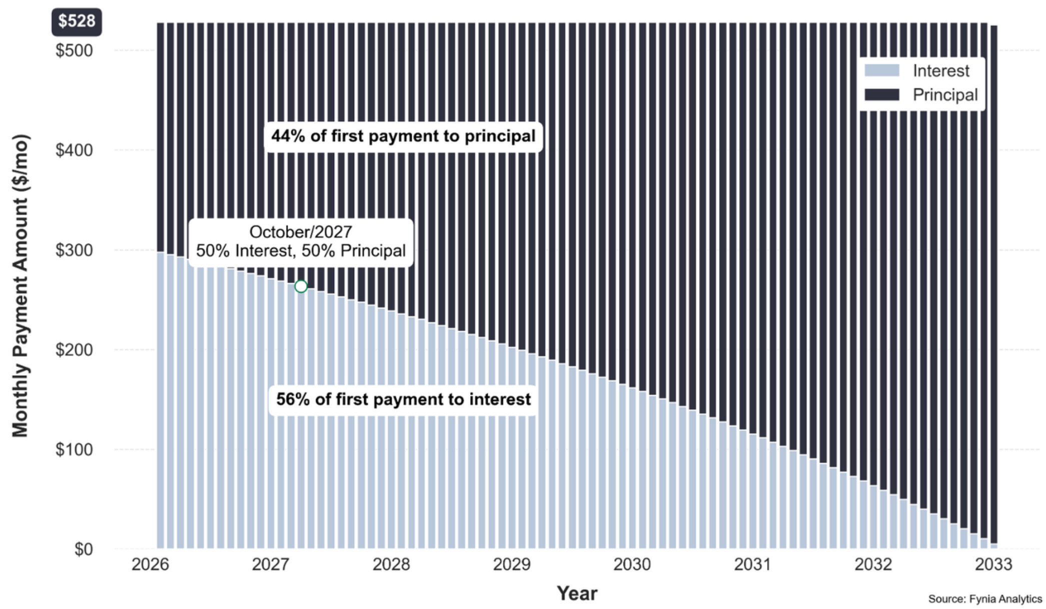
Total Payable Split



Payment Comparison

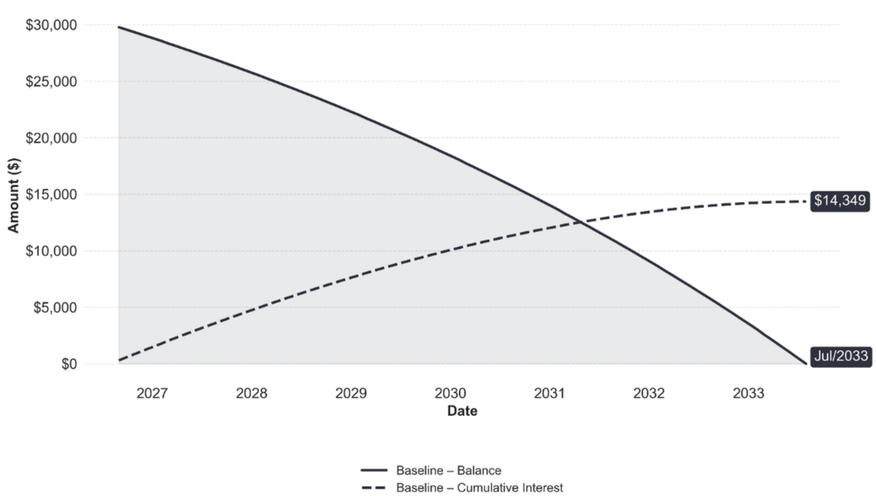


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
16.7%	67.6%	147.8%	$525

Balance And Cumulative Interest



50% of Balance Repaid

October/2027

Final Loan Payment Date

July/2033

By maintaining a monthly payment of $528.0, you would incur $14,349 in interest, with a total repayment of $44,349. Your loan would be fully paid off in 7y 0mo in July 2033 . Now, let's explore the payment alternatives proposed by Fynia.

2 How We Measure Efficiency

Increasing your monthly payment indefinitely doesn't make sense: after a certain point, each extra dollar buys less and less benefit. Fynia models several personalized alternatives to reveal this curve of diminishing returns and pinpoints the maximum-efficiency point - the spot where the trade-off between paying more now and saving more over time is best. That peak is where the Ideal alternative sits.

Efficiency Ratio

Efficiency Ratio measures the net benefit of an alternative as Interest Savings % - Monthly Payment Increase %, expressed in percentage points (pp). Positive values mean the extra payment yields a net gain in savings; zero is break-even; negative values indicate an inefficient trade-off. Use it to compare options within the same loan and pinpoint where savings meaningfully exceed the cost of paying more each month.

Payment Efficiency

Payment Efficiency ranks all alternatives against the best trade-off for your loan. The option with the highest Efficiency Ratio - the Ideal alternative - is set to 100%, and the rest are scaled proportionally: Payment Efficiency (%) = (Option ER / Highest ER) x 100. This normalization gives an immediate, interpretable measure of how close each option is to the optimal balance between extra payment and interest savings.

Alternatives

Fynia generates multiple payment plans by systematically increasing your monthly installment across a defined range. These options aren't arbitrary - they result from rigorous mathematical optimization that weighs higher payments against the interest and time saved, based on your specific inputs.

Baseline

Your loan exactly as it stands today. All improvements - interest saved, time saved, and efficiency - are measured against this reference so you can see the value added by each alternative.

Basic

Keeps the monthly payment increase as low as possible, delivering modest interest savings and a slight term reduction; it has 70% Payment Efficiency, making it a sensible starting point for tighter budgets.

Standard

A balanced middle ground - more savings and a faster payoff than Basic while remaining budget-friendly; it delivers 80% Payment Efficiency, offering strong value without stretching cash flow.

Premium

Steps up the payment moderately to unlock substantial interest savings and a shorter term; it achieves 90% Payment Efficiency, a well-balanced upgrade for borrowers seeking noticeable benefits with a controlled increase in cost.

Ideal

Sits at the peak of efficiency for your inputs - the highest Efficiency Ratio - and anchors the scale at 100% Payment Efficiency, delivering the best overall trade-off between paying more now and saving more over the life of the loan.

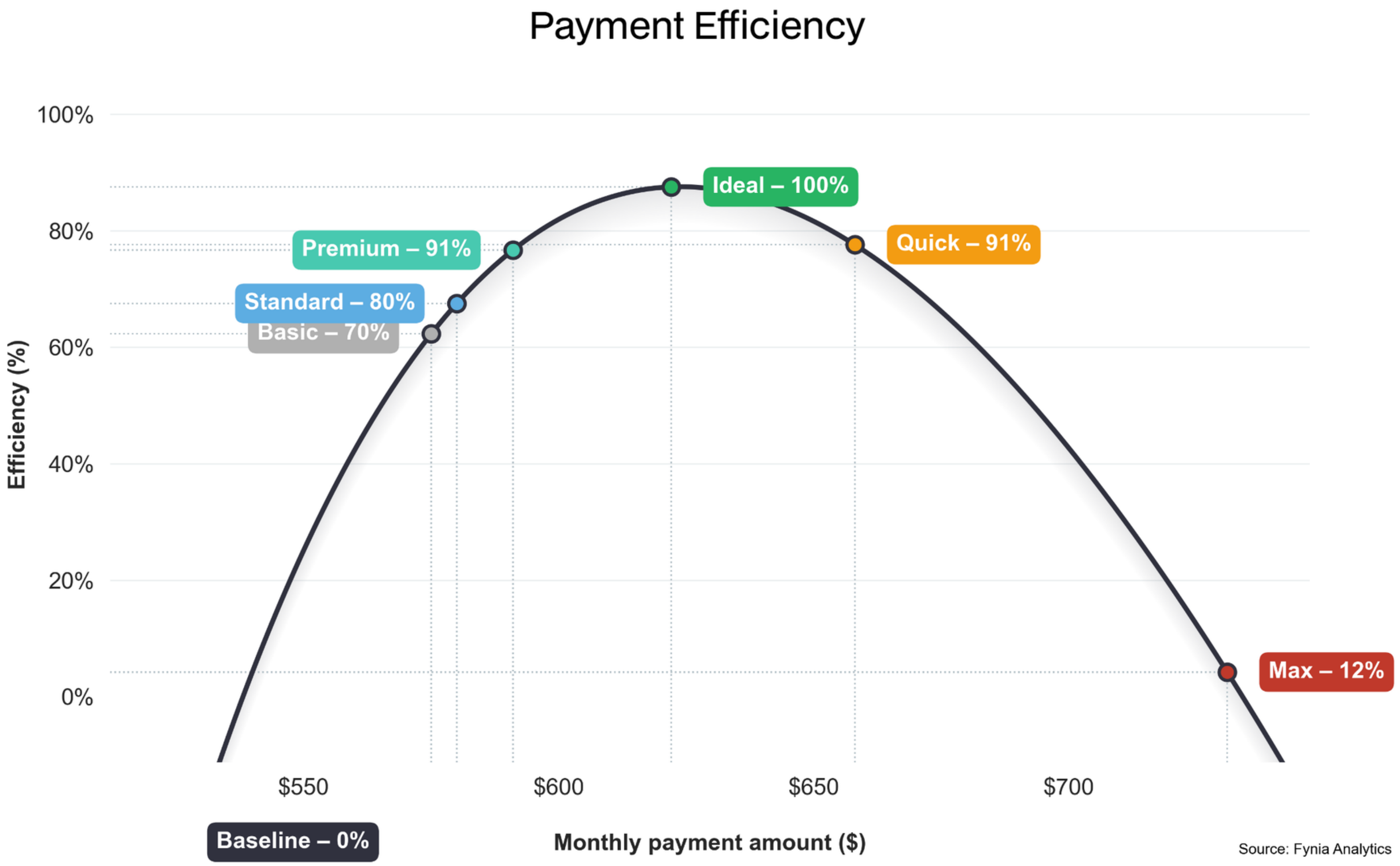
Quick

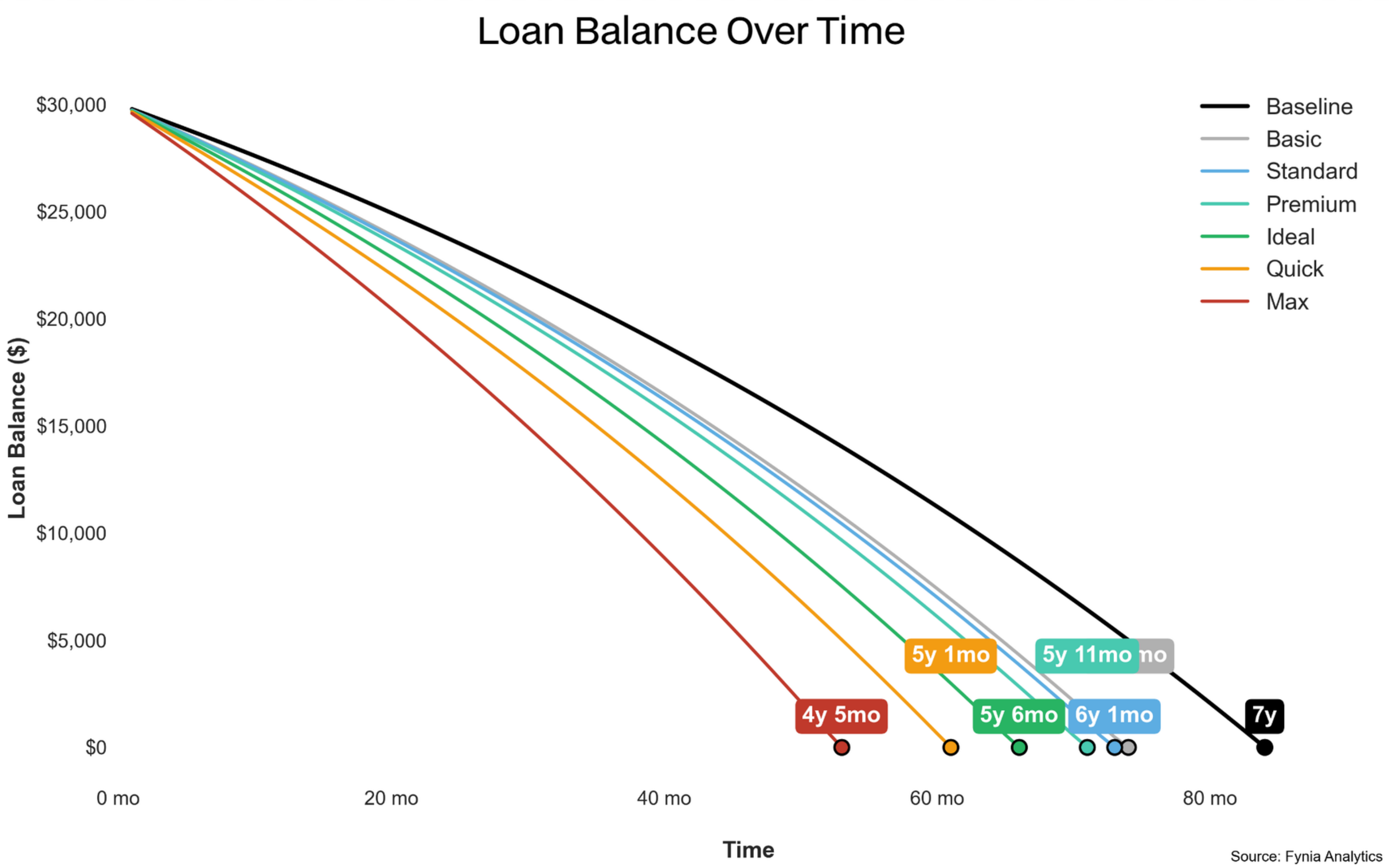
Has 90% Payment Efficiency, the same as Premium, but sits on the other side of the curve, prioritizing faster payoff (time saved) over pure interest savings/efficiency; in most cases, sticking with Ideal is the better decision unless time-to-debt-free is your top priority and the higher payment is sustainable.

Max

Represents the maximum monthly payment that still maintains positive Payment Efficiency; pushing payments beyond this point leads to negative efficiency, meaning incremental interest savings no longer justify the added monthly cost - use it as a practical ceiling rather than a default recommendation.

3 Efficiency & Payoff Charts



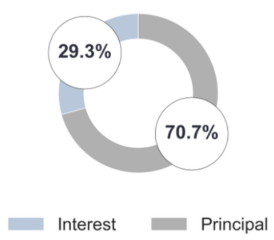


4 Payment Alternatives

Basic The Budget Choice

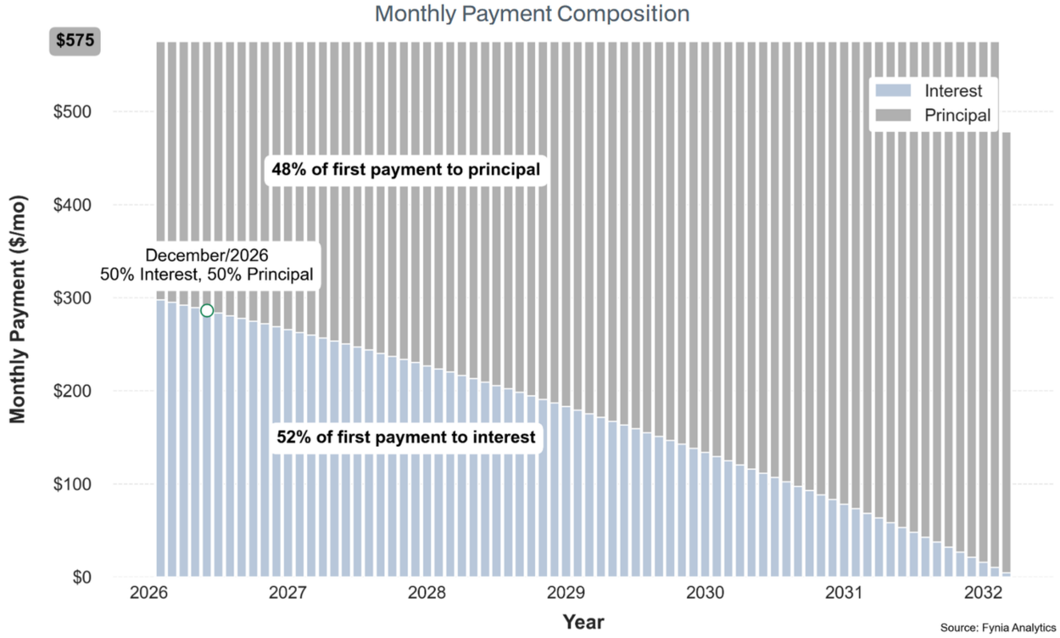
Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$575	$12,453	6y 2mo	$42,453
↑8.9% VS BASELINE · $47 INCREASE	↓13.2% VS BASELINE · $1,896 SAVED	↓11.9% VS BASELINE · 0y 10mo TIME SAVED	Baseline: $44,349

Total Payable Split



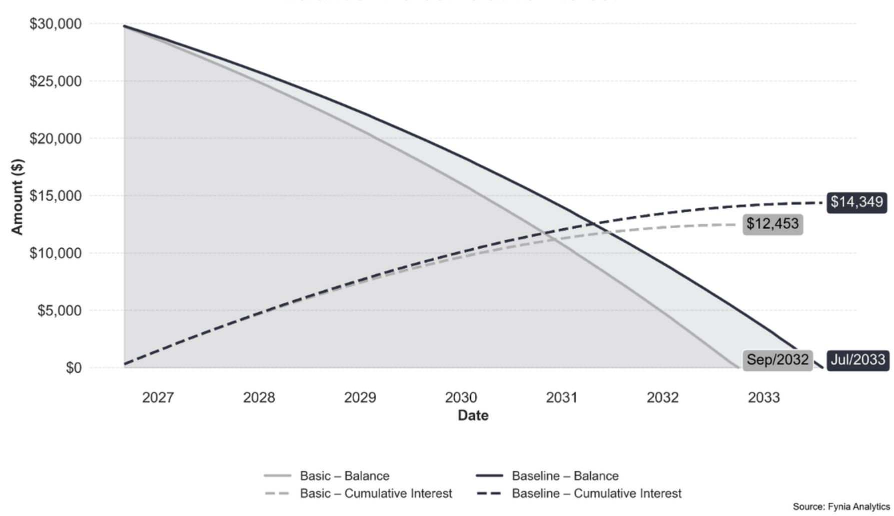
Total Payable

Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
5.4%	70.7%	141.5%	$478
lower is better	higher is better	lower is better	

Balance And Cumulative Interest



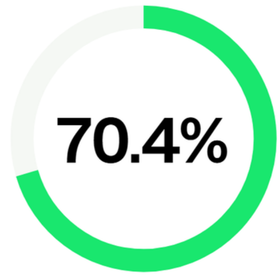
50% of Balance Repaid

December/2026

Final Loan Payment Date

September/2032

Payment Efficiency



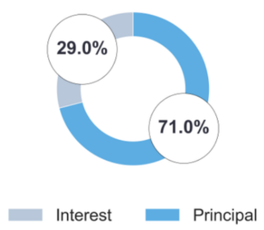
Summary

The Basic option is calibrated to target about 70% efficiency in repayment - keeping the payment increase as low as possible at 8.9% - while still delivering a 13.2% reduction in interest and a 11.9% shorter term. That's a +4.3 pp advantage (interest reduction minus payment increase) versus Baseline. In dollar terms, a modest +$47/mo unlocks about $1,896 in interest savings and trims roughly 0y 10mo from the schedule - making Basic a smart, budget-friendly starting point.

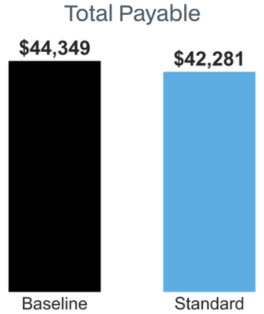
Standard The Value Pick

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$580	$12,281	6y 1mo	$42,281
↑9.8% VS BASELINE · $52 INCREASE	↓14.4% VS BASELINE · $2,068 SAVED	↓13.1% VS BASELINE · 0y 11mo TIME SAVED	Baseline: $44,349

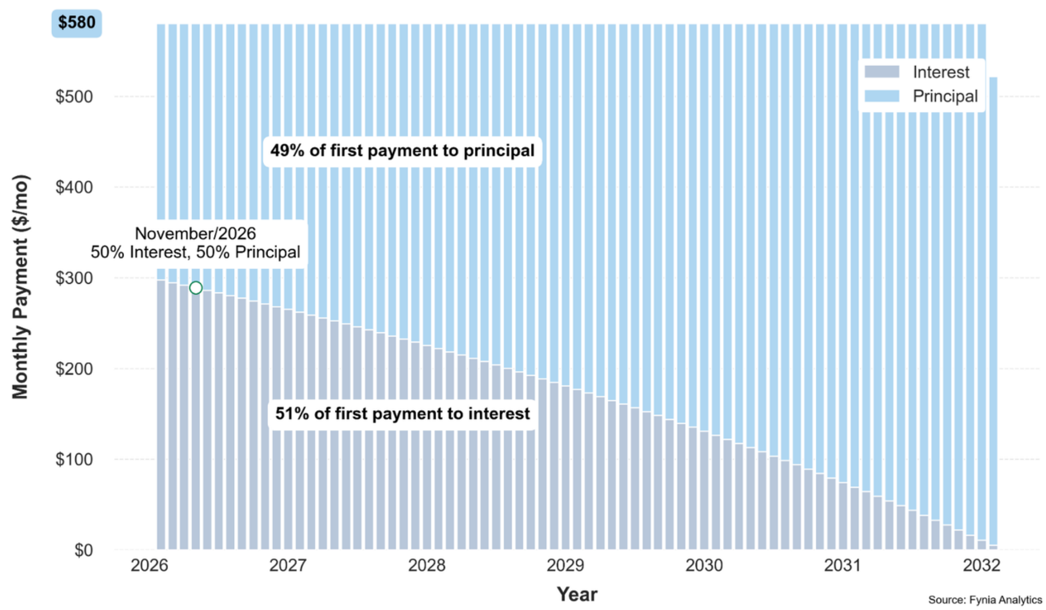
Total Payable Split



Total Payable

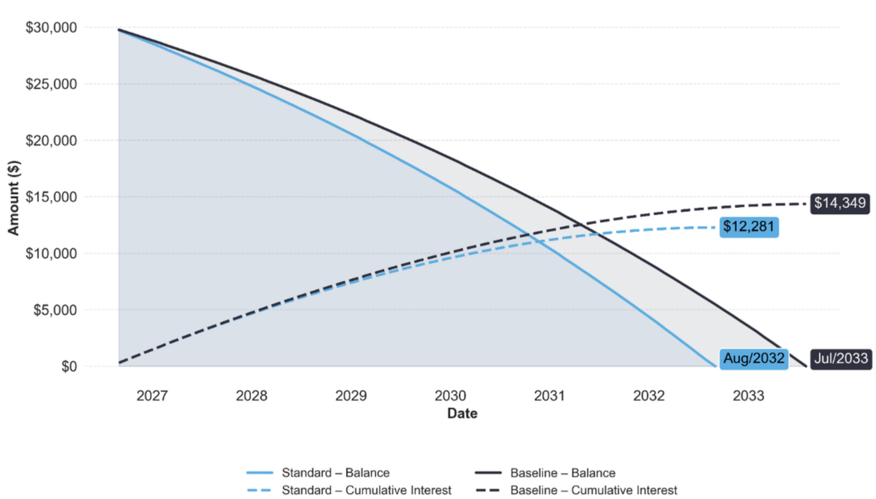


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
4.1% lower is better	71.0% higher is better	140.9% lower is better	$521

Balance And Cumulative Interest



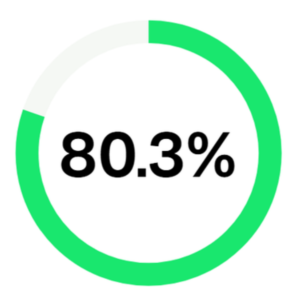
50% of Balance Repaid

November/2026

Final Loan Payment Date

August/2032

Payment Efficiency



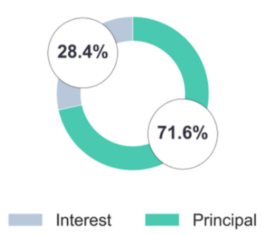
Summary

The Standard option is tuned toward roughly 80% efficiency - a balanced, best-value step up from Basic. A 9.8% increase in the monthly payment delivers a 14.4% reduction in interest and a 13.1% shorter term - yielding a +4.6 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +$52/mo to save about $2,068 and trim 0y 11mo from the schedule.

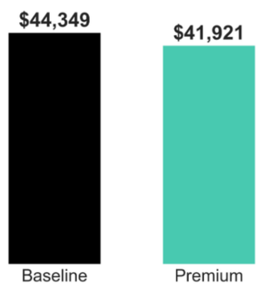
Premium The Sweet Spot

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$591	$11,921	5y 11mo	$41,921
↑11.9% VS BASELINE · $63 INCREASE	↓16.9% VS BASELINE · $2,429 SAVED	↓15.5% VS BASELINE · 1y 1mo TIME SAVED	Baseline: $44,349

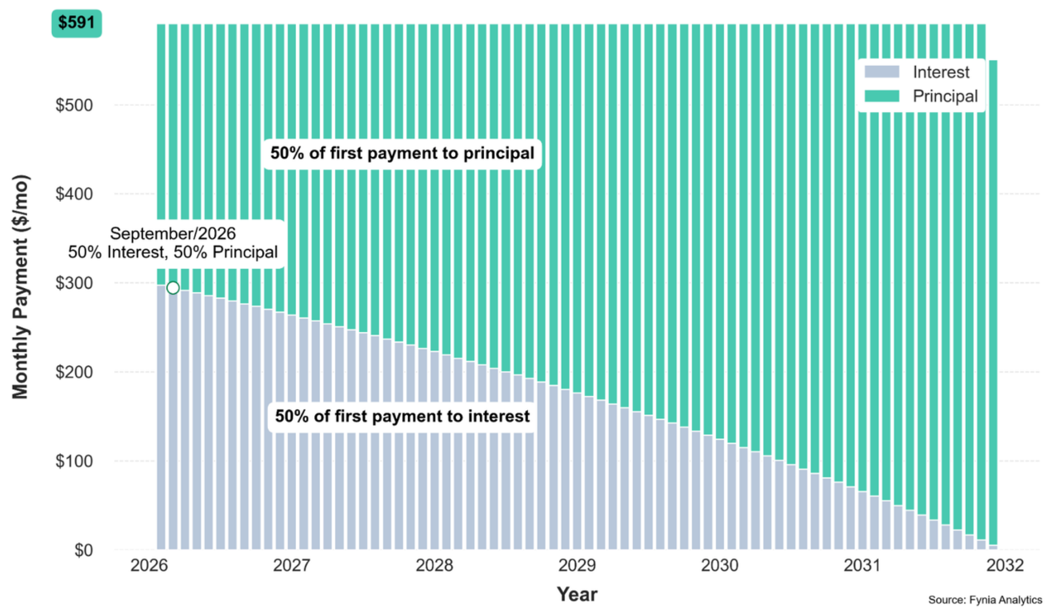
Total Payable Split



Total Payable

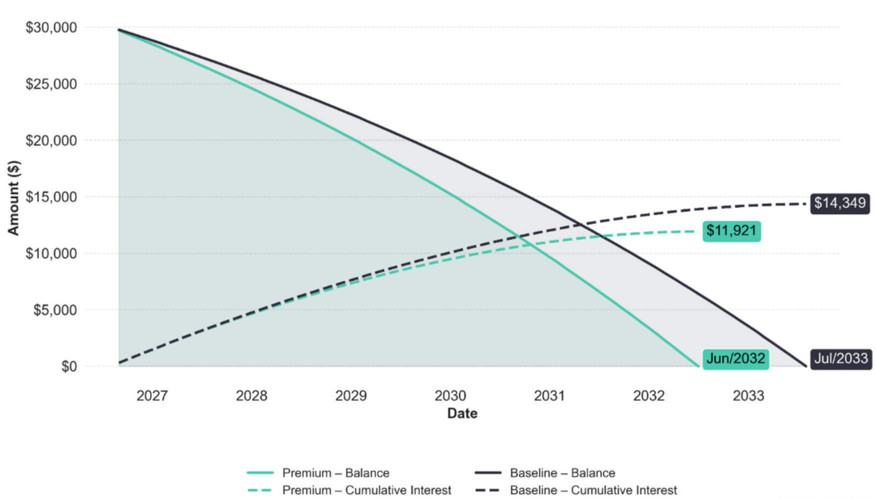


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
1.4% lower is better	71.6% higher is better	139.7% lower is better	$551

Balance And Cumulative Interest



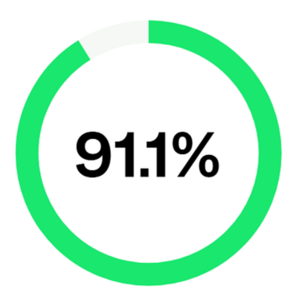
50% of Balance Repaid

September/2026

Final Loan Payment Date

June/2032

Payment Efficiency



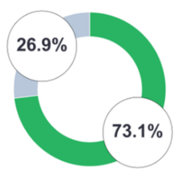
Summary

The Premium option targets roughly 90% efficiency - a meaningful step up from Standard while keeping costs contained. A 11.9% increase in the monthly payment delivers a 16.9% reduction in interest and a 15.5% shorter term - yielding a +5.0 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +$63/mo to save about $2,429 and cut 1y 1mo from the schedule, making Premium a powerful yet competitively priced choice.

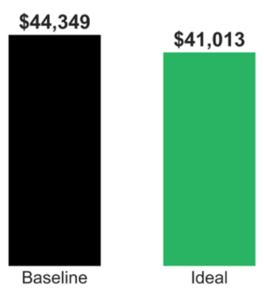
Ideal The Best Choice

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$622	$11,013	5y 6mo	$41,013
↑17.8% VS BASELINE · $94 INCREASE	↓23.3% VS BASELINE · $3,336 SAVED	↓21.4% VS BASELINE · 1y 6mo TIME SAVED	Baseline: $44,349

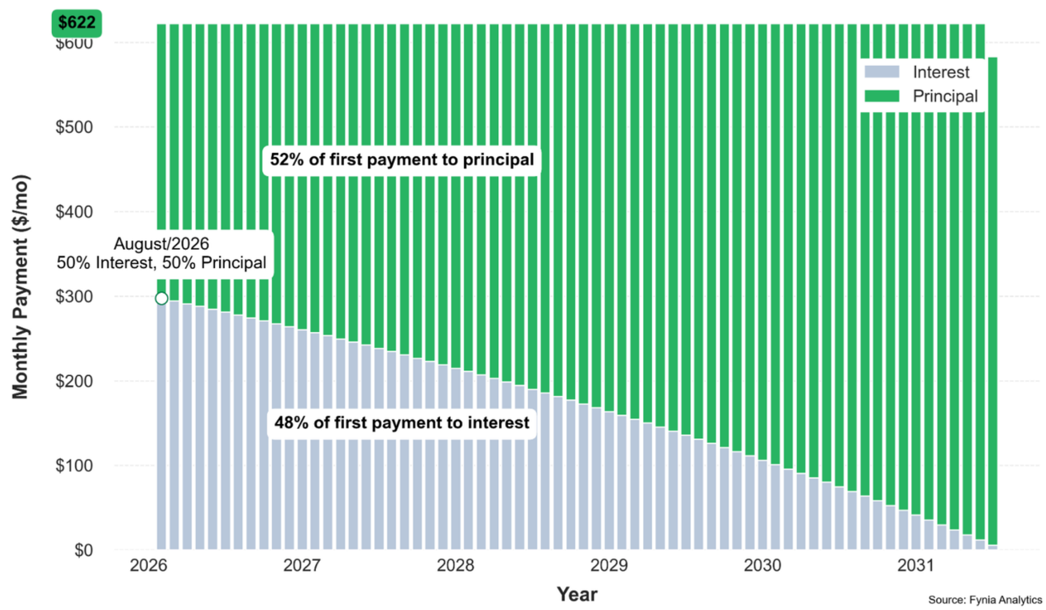
Total Payable Split



Total Payable

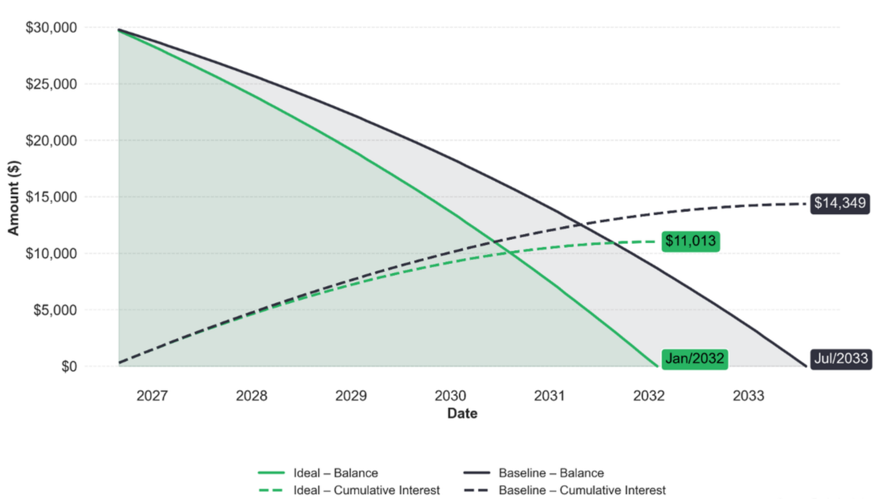


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
0.0%	73.1%	136.7%	$583
lower is better	higher is better	lower is better	

Balance And Cumulative Interest



50% of Balance Repaid

August/2026

Final Loan Payment Date

January/2032

Payment Efficiency

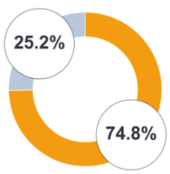
Summary

The Ideal option pursues 100% efficiency – every extra dollar works fully toward cutting interest and time. A 17.8% increase in the monthly payment translates into a 23.3% reduction in interest and a 21.4% shorter term – yielding a +5.4 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +$94/mo to save about $3,336 and cut 1y 6mo from the schedule, making Ideal the mathematically optimal choice for unparalleled efficiency.

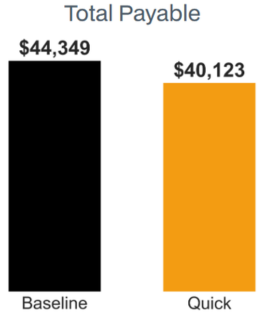
Quick The Fast Track

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$658	$10,123	5y 1mo	$40,123
↑24.6% VS BASELINE; $130 INCREASE	↓29.5% VS BASELINE; $4,226 SAVED	↓27.4% VS BASELINE; 1y 11mo TIME SAVED	Baseline: $44,349

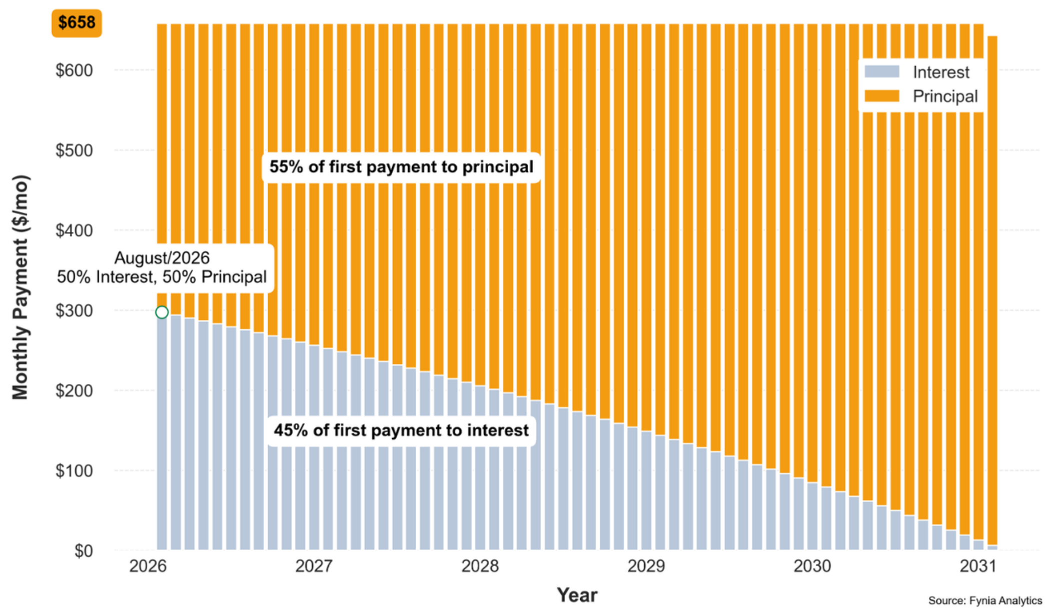
Total Payable Split



Total Payable

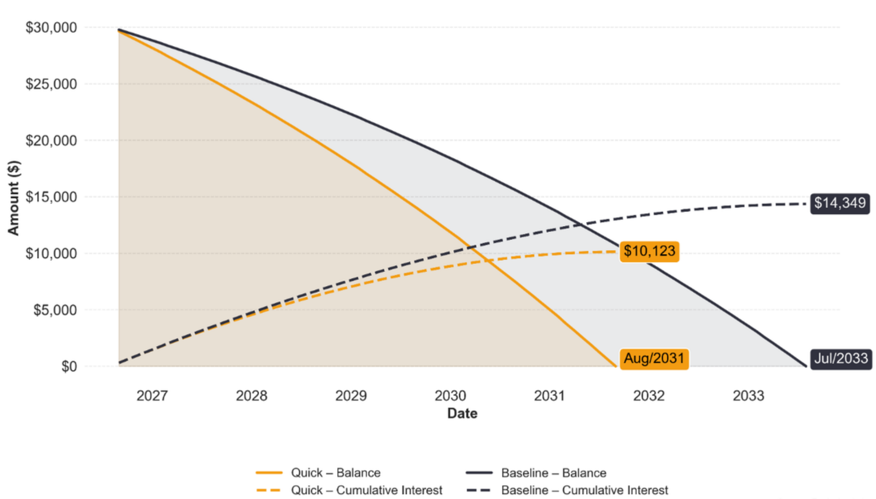


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
0.0% lower is better	74.8% higher is better	133.7% lower is better	$643

Balance And Cumulative Interest



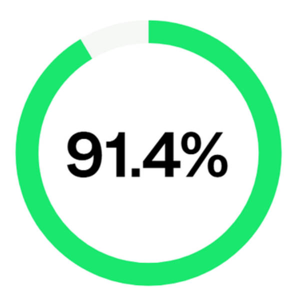
50% of Balance Repaid

August/2026

Final Loan Payment Date

August/2031

Payment Efficiency



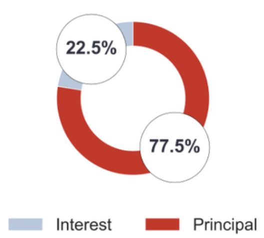
Summary

The Quick option prioritizes speed: a 24.6% increase in the monthly payment delivers a 29.5% reduction in interest and a 27.4% shorter term - yielding a +4.8 pp advantage (interest reduction minus payment increase) vs Baseline. It sacrifices some efficiency relative to Ideal but dramatically accelerates payoff. In dollar terms, that's +$130/mo to save about $4,226 and cut 1y 11mo from the schedule, making Quick the right choice for those who value speed over maximum efficiency.

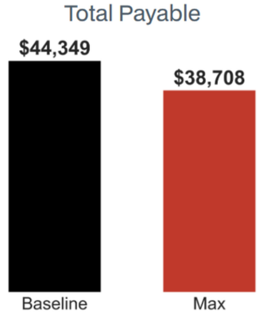
Max The Overpay Zone

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$731	$8,708	4y 5mo	$38,708
↑38.4% VS BASELINE · $203 INCREASE	↓39.3% VS BASELINE · $5,641 SAVED	↓36.9% VS BASELINE · 2y 7mo TIME SAVED	Baseline: $44,349

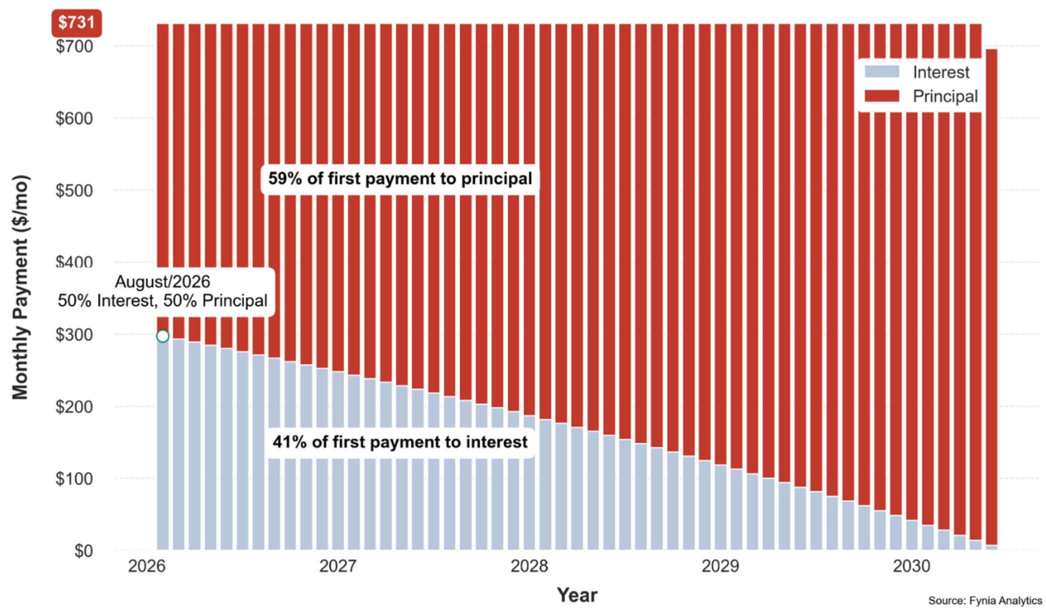
Total Payable Split



Total Payable

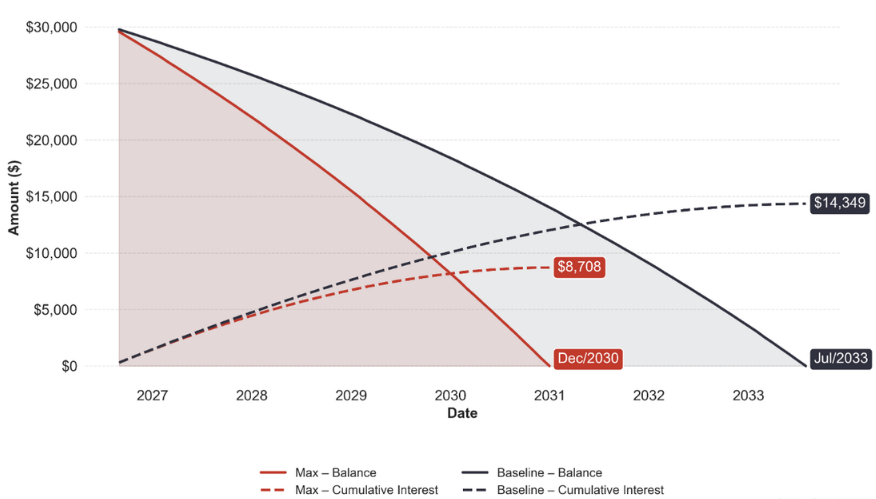


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
0.0% lower is better	77.5% higher is better	129.0% lower is better	$696

Balance And Cumulative Interest



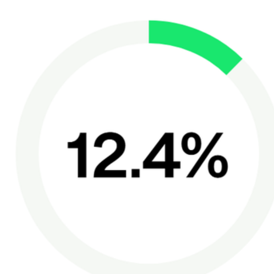
50% of Balance Repaid

August/2026

Final Loan Payment Date

December/2030

Payment Efficiency



Summary

The Max option pushes the monthly payment to a practical ceiling: a 38.4% increase delivers a 39.3% reduction in interest and a 36.9% shorter term - yielding a +0.9 pp advantage (interest reduction minus payment increase) vs Baseline. In nominal terms, that's +$203/mo to save about $5,641 and cut 2y 7mo from the schedule. Note: treat Max as an upper boundary - going beyond this level reduces overall efficiency and can turn negative.

5 Payment Alternatives Comparison

Alternative	Baseline	Basic	Standard	Premium	Ideal	Quick	Max
Payment	$528	$575	$580	$591	$622	$658	$731
Increase		+$47	+$52	+$63	+$94	+$130	+$203
Percentage Increase		8.9%	9.8%	11.9%	17.8%	24.6%	38.4%
Interest	$14,349	$12,453	$12,281	$11,921	$11,013	$10,123	$8,708
Savings	-	-$1,896	-$2,068	-$2,429	-$3,336	-$4,226	-$5,641
Percentage Change	-	13.2%	14.4%	16.9%	23.3%	29.5%	39.3%
Loan Term	7y 0mo	6y 2mo	6y 1mo	5y 11mo	5y 6mo	5y 1mo	4y 5mo
Time Saved	-	0y 10mo	0y 11mo	1y 1mo	1y 6mo	1y 11mo	2y 7mo
Percentage Change	-	11.9%	13.1%	15.5%	21.4%	27.4%	36.9%
Extra Fee Savings	-	-	-	-	-	-	-
Total Savings	-	-$1,896	-$2,068	-$2,429	-$3,336	-$4,226	-$5,641
Total Repayment	$44,349	$42,453	$42,281	$41,921	$41,013	$40,123	$38,708
Efficiency Ratio	-	4.3pp	4.6pp	5.0pp	5.4pp	4.8pp	0.9pp
Payment Efficiency	-	70.4%	80.3%	91.1%	100.0%	91.4%	12.4%

6 Detailed Amortization Schedules

Baseline				
Month	Payment	Interest	Principal	E. Balance
1	$528	$298	$231	$29,770
2	$528	$295	$233	$29,537
3	$528	$293	$235	$29,302
4	$528	$291	$237	$29,064
5	$528	$288	$240	$28,824
6	$528	$286	$242	$28,582
7	$528	$283	$245	$28,338
8	$528	$281	$247	$28,091
9	$528	$279	$249	$27,841
10	$528	$276	$252	$27,589
11	$528	$274	$254	$27,335
12	$528	$271	$257	$27,078
13	$528	$269	$259	$26,819
14	$528	$266	$262	$26,557
15	$528	$263	$265	$26,292
16	$528	$261	$267	$26,025
17	$528	$258	$270	$25,755
18	$528	$255	$273	$25,482
19	$528	$253	$275	$25,207
20	$528	$250	$278	$24,929
...	...	...	...	...
65	$528	$95	$433	$9,100
66	$528	$90	$438	$8,663
67	$528	$86	$442	$8,220
68	$528	$82	$446	$7,774
69	$528	$77	$451	$7,323
70	$528	$73	$455	$6,868
71	$528	$68	$460	$6,408
72	$528	$64	$464	$5,943
73	$528	$59	$469	$5,474
74	$528	$54	$474	$5,001
75	$528	$50	$478	$4,522
76	$528	$45	$483	$4,039
77	$528	$40	$488	$3,551
78	$528	$35	$493	$3,058
79	$528	$30	$498	$2,561
80	$528	$25	$503	$2,058
81	$528	$20	$508	$1,550
82	$528	$15	$513	$1,038
83	$528	$10	$518	$520
Jul-2033	$525	$5	$520	$0

Basic				
Month	Payment	Interest	Principal	E. Balance
1	$575	$298	$278	$29,723
2	$575	$295	$280	$29,442
3	$575	$292	$283	$29,159
4	$575	$289	$286	$28,873
5	$575	$286	$289	$28,585
6	$575	$283	$292	$28,293
7	$575	$281	$294	$27,999
8	$575	$278	$297	$27,701
9	$575	$275	$300	$27,401
10	$575	$272	$303	$27,098
11	$575	$269	$306	$26,792
12	$575	$266	$309	$26,482
13	$575	$263	$312	$26,170
14	$575	$260	$315	$25,854
15	$575	$256	$319	$25,536
16	$575	$253	$322	$25,214
17	$575	$250	$325	$24,889
18	$575	$247	$328	$24,561
19	$575	$244	$331	$24,229
20	$575	$240	$335	$23,895
...	...	...	...	...
55	$575	$102	$473	$9,833
56	$575	$98	$477	$9,355
57	$575	$93	$482	$8,873
58	$575	$88	$487	$8,386
59	$575	$83	$492	$7,894
60	$575	$78	$497	$7,397
61	$575	$73	$502	$6,896
62	$575	$68	$507	$6,389
63	$575	$63	$512	$5,877
64	$575	$58	$517	$5,361
65	$575	$53	$522	$4,839
66	$575	$48	$527	$4,312
67	$575	$43	$532	$3,780
68	$575	$37	$538	$3,242
69	$575	$32	$543	$2,699
70	$575	$27	$548	$2,151
71	$575	$21	$554	$1,597
72	$575	$16	$559	$1,038
73	$575	$10	$565	$473
Sep-2032	$478	$5	$473	$0

Standard

Month	Payment	Interest	Principal	E. Balance
1	$580	$298	$283	$29,718
2	$580	$295	$285	$29,432
3	$580	$292	$288	$29,144
4	$580	$289	$291	$28,853
5	$580	$286	$294	$28,559
6	$580	$283	$297	$28,262
7	$580	$280	$300	$27,963
8	$580	$277	$303	$27,660
9	$580	$274	$306	$27,354
10	$580	$271	$309	$27,046
11	$580	$268	$312	$26,734
12	$580	$265	$315	$26,419
13	$580	$262	$318	$26,101
14	$580	$259	$321	$25,780
15	$580	$256	$324	$25,455
16	$580	$252	$328	$25,128
17	$580	$249	$331	$24,797
18	$580	$246	$334	$24,463
19	$580	$243	$337	$24,125
20	$580	$239	$341	$23,785
...	...	...	...	...
54	$580	$103	$477	$9,951
55	$580	$99	$481	$9,469
56	$580	$94	$486	$8,983
57	$580	$89	$491	$8,492
58	$580	$84	$496	$7,996
59	$580	$79	$501	$7,496
60	$580	$74	$506	$6,990
61	$580	$69	$511	$6,479
62	$580	$64	$516	$5,964
63	$580	$59	$521	$5,443
64	$580	$54	$526	$4,917
65	$580	$49	$531	$4,385
66	$580	$43	$537	$3,849
67	$580	$38	$542	$3,307
68	$580	$33	$547	$2,760
69	$580	$27	$553	$2,207
70	$580	$22	$558	$1,649
71	$580	$16	$564	$1,086
72	$580	$11	$569	$516
Aug-2032	$521	$5	$516	$0

Premium

Month	Payment	Interest	Principal	E. Balance
1	$591	$298	$294	$29,707
2	$591	$295	$296	$29,410
3	$591	$292	$299	$29,111
4	$591	$289	$302	$28,808
5	$591	$286	$305	$28,503
6	$591	$283	$308	$28,195
7	$591	$280	$311	$27,883
8	$591	$277	$314	$27,569
9	$591	$273	$318	$27,251
10	$591	$270	$321	$26,931
11	$591	$267	$324	$26,607
12	$591	$264	$327	$26,279
13	$591	$261	$330	$25,949
14	$591	$257	$334	$25,615
15	$591	$254	$337	$25,278
16	$591	$251	$340	$24,938
17	$591	$247	$344	$24,594
18	$591	$244	$347	$24,247
19	$591	$240	$351	$23,897
20	$591	$237	$354	$23,543
...	...	...	...	...
52	$591	$106	$485	$10,155
53	$591	$101	$490	$9,665
54	$591	$96	$495	$9,170
55	$591	$91	$500	$8,670
56	$591	$86	$505	$8,165
57	$591	$81	$510	$7,655
58	$591	$76	$515	$7,140
59	$591	$71	$520	$6,619
60	$591	$66	$525	$6,094
61	$591	$60	$531	$5,563
62	$591	$55	$536	$5,028
63	$591	$50	$541	$4,487
64	$591	$44	$547	$3,940
65	$591	$39	$552	$3,388
66	$591	$34	$557	$2,831
67	$591	$28	$563	$2,268
68	$591	$22	$569	$1,699
69	$591	$17	$574	$1,125
70	$591	$11	$580	$545
Jun-2032	$551	$5	$545	$0

Ideal				
Month	Payment	Interest	Principal	E. Balance
1	$622	$298	$325	$29,676
2	$622	$294	$328	$29,348
3	$622	$291	$331	$29,017
4	$622	$288	$334	$28,683
5	$622	$284	$338	$28,345
6	$622	$281	$341	$28,004
7	$622	$278	$344	$27,660
8	$622	$274	$348	$27,312
9	$622	$271	$351	$26,961
10	$622	$267	$355	$26,606
11	$622	$264	$358	$26,248
12	$622	$260	$362	$25,886
13	$622	$257	$365	$25,521
14	$622	$253	$369	$25,152
15	$622	$249	$373	$24,780
16	$622	$246	$376	$24,403
17	$622	$242	$380	$24,023
18	$622	$238	$384	$23,640
19	$622	$234	$388	$23,252
20	$622	$231	$391	$22,861
...	...	...	...	...
47	$622	$111	$511	$10,691
48	$622	$106	$516	$10,175
49	$622	$101	$521	$9,654
50	$622	$96	$526	$9,127
51	$622	$91	$531	$8,596
52	$622	$85	$537	$8,059
53	$622	$80	$542	$7,517
54	$622	$75	$547	$6,970
55	$622	$69	$553	$6,417
56	$622	$64	$558	$5,858
57	$622	$58	$564	$5,295
58	$622	$53	$569	$4,725
59	$622	$47	$575	$4,150
60	$622	$41	$581	$3,569
61	$622	$35	$587	$2,982
62	$622	$30	$592	$2,390
63	$622	$24	$598	$1,792
64	$622	$18	$604	$1,188
65	$622	$12	$610	$577
Jan-2032	$583	$6	$577	$0

Quick				
Month	Payment	Interest	Principal	E. Balance
1	$658	$298	$361	$29,640
2	$658	$294	$364	$29,275
3	$658	$290	$368	$28,908
4	$658	$287	$371	$28,536
5	$658	$283	$375	$28,161
6	$658	$279	$379	$27,783
7	$658	$276	$382	$27,400
8	$658	$272	$386	$27,014
9	$658	$268	$390	$26,624
10	$658	$264	$394	$26,230
11	$658	$260	$398	$25,832
12	$658	$256	$402	$25,430
13	$658	$252	$406	$25,024
14	$658	$248	$410	$24,614
15	$658	$244	$414	$24,201
16	$658	$240	$418	$23,782
17	$658	$236	$422	$23,360
18	$658	$232	$426	$22,934
19	$658	$227	$431	$22,503
20	$658	$223	$435	$22,069
...	...	...	...	...
42	$658	$118	$540	$11,331
43	$658	$112	$546	$10,786
44	$658	$107	$551	$10,235
45	$658	$101	$557	$9,678
46	$658	$96	$562	$9,116
47	$658	$90	$568	$8,549
48	$658	$85	$573	$7,975
49	$658	$79	$579	$7,397
50	$658	$73	$585	$6,812
51	$658	$68	$590	$6,221
52	$658	$62	$596	$5,625
53	$658	$56	$602	$5,023
54	$658	$50	$608	$4,415
55	$658	$44	$614	$3,801
56	$658	$38	$620	$3,180
57	$658	$32	$626	$2,554
58	$658	$25	$633	$1,921
59	$658	$19	$639	$1,282
60	$658	$13	$645	$637
Aug-2031	$643	$6	$637	$0

Max				
Month	**Payment**	**Interest**	**Principal**	**E. Balance**
1	$731	$298	$434	$29,567
2	$731	$293	$438	$29,129
3	$731	$289	$442	$28,687
4	$731	$284	$447	$28,240
5	$731	$280	$451	$27,789
6	$731	$276	$455	$27,334
7	$731	$271	$460	$26,874
8	$731	$266	$465	$26,409
9	$731	$262	$469	$25,940
10	$731	$257	$474	$25,466
11	$731	$253	$478	$24,988
12	$731	$248	$483	$24,505
13	$731	$243	$488	$24,017
14	$731	$238	$493	$23,524
15	$731	$233	$498	$23,026
16	$731	$228	$503	$22,523
17	$731	$223	$508	$22,016
18	$731	$218	$513	$21,503
19	$731	$213	$518	$20,985
20	$731	$208	$523	$20,463
...	...	...	...	...
34	$731	$131	$600	$12,573
35	$731	$125	$606	$11,967
36	$731	$119	$612	$11,355
37	$731	$113	$618	$10,736
38	$731	$106	$625	$10,112
39	$731	$100	$631	$9,481
40	$731	$94	$637	$8,844
41	$731	$88	$643	$8,201
42	$731	$81	$650	$7,551
43	$731	$75	$656	$6,895
44	$731	$68	$663	$6,232
45	$731	$62	$669	$5,563
46	$731	$55	$676	$4,887
47	$731	$48	$683	$4,205
48	$731	$42	$689	$3,516
49	$731	$35	$696	$2,819
50	$731	$28	$703	$2,116
51	$731	$21	$710	$1,406
52	$731	$14	$717	$689
Dec-2030	$696	$7	$689	$0

Fynia

Thank you for trusting Fynia!

- This report is based entirely on the information you provided; all calculated figures and generated charts are produced from those inputs. Please regenerate the report if your loan terms change.
- The last installment may differ slightly from regular payments to bring the balance to zero on the payoff date.
- Non-interest monthly fees are modeled separately and do not affect the optimization; they are used only to estimate additional savings from a shorter term.
- This report is informational and does not constitute financial advice.